

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: JO ANN BECKER	§	Case No. 1:15-bk-05473
KIM L. BECKER	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/31/2015.
- 2) The plan was confirmed on 07/14/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 09/16/2019.
- 5) The case was completed on 01/11/2021.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,826.00.
- 10) Amount of unsecured claims discharged without full payment: \$66,752.82.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 19,980.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 19,980.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,810.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,347.23	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,157.23
Attorney fees paid and disclosed by debtor(s):	\$ 690.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
THOMAS W FLECKENSTEIN,	Lgl	0.00	NA	NA	2,810.00	0.00
VATIV	Uns	0.00	70.26	70.26	19.04	0.00
NISSAN MOTOR ACCEPTANCE	Sec	9,892.00	9,908.58	0.00	0.00	0.00
NISSAN MOTOR ACCEPTANCE	Uns	0.00	4,529.04	4,529.04	1,227.28	0.00
DISCOVER	Uns	6,054.00	6,053.41	6,053.41	1,640.35	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,559.85	1,559.85	422.69	0.00
WELLS FARGO	Sec	0.00	8,704.83	0.00	0.00	0.00
CAPITAL ONE BANK	Uns	2,892.00	2,892.09	2,892.09	783.70	0.00
CAPITAL ONE BANK	Uns	1,021.00	1,021.72	1,021.72	276.87	0.00
CAPITAL ONE BANK	Uns	3,541.00	3,541.91	3,541.91	959.78	0.00
CAPITAL ONE BANK	Uns	1,067.00	1,067.15	1,067.15	289.18	0.00
CAPITAL ONE BANK	Uns	711.00	711.34	711.34	192.76	0.00
CAPITAL ONE BANK	Uns	2,868.00	2,868.94	2,868.94	777.43	0.00
PORTFOLIO RECOVERY	Uns	4,971.00	4,974.77	4,974.77	1,348.06	0.00
PORTFOLIO RECOVERY	Uns	984.00	984.23	984.23	266.70	0.00
LANCASTER GEN HOSPITAL	Uns	0.00	1,060.73	1,060.73	287.44	0.00
BECKET & LEE	Uns	1,035.00	1,035.45	1,035.45	280.59	0.00
CREDIT FIRST	Uns	607.00	607.88	607.88	164.72	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PENNYMAC LOAN SERVICES, LLC	Sec	53,264.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	540.00	540.31	540.31	146.41	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	926.00	926.21	926.21	250.99	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	531.61	531.61	144.06	0.00
MIDLAND CREDIT MGMT;	Uns	335.00	343.98	343.98	93.21	0.00
MIDLAND CREDIT MGMT;	Uns	2,747.00	2,445.83	2,445.83	662.77	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	286.02	286.02	77.51	0.00
NATIONSTAR MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,798.00	1,750.55	1,750.55	474.36	0.00
PORTFOLIO RECOVERY	Uns	1,115.00	1,115.58	1,115.58	302.29	0.00
CERASTES, LLC	Uns	0.00	2,465.11	2,465.11	667.99	0.00
NISSAN MOTOR ACCEPTANCE	Uns	0.00	4,529.04	0.00	0.00	0.00
PENNYMAC LOAN SERVICES, LLC	Sec	0.00	51,025.20	171.66	171.66	0.00
NATIONSTAR MORTGAGE	Sec	187,799.00	188,726.47	3,894.93	3,894.93	0.00
APEX ASSET MGMT	Uns	53.00	NA	NA	0.00	0.00
BYL SERVICES	Uns	60.00	NA	NA	0.00	0.00
CHASE	Uns	2,632.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES	Uns	3,898.00	NA	NA	0.00	0.00
MERRICK BANK	Uns	2,193.00	NA	NA	0.00	0.00
BARCLAY'S BANK OF DELAWARE	Uns	2,454.00	NA	NA	0.00	0.00
PHOENIX FIN	Uns	454.00	NA	NA	0.00	0.00
SOCIAL SECURITY ADMIN	Uns	24,411.00	NA	NA	0.00	0.00
WELLS FARGO	Uns	9,142.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 4,066.59	\$ 4,066.59	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 4,066.59	\$ 4,066.59	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 43,383.97	\$ 11,756.18	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,157.23	
Disbursements to Creditors	\$ 15,822.77	
TOTAL DISBURSEMENTS:		\$ 19,980.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/08/2021

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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